UNITED STATES BANKRUPTCY COURT	Γ
SOUTHERN DISTRICT OF NEW YORK	

In re:

John Idicula

Social Security Number: XXX-XX-9843

Debtor(s)

Affidavit in Support of Motion for Relief From Automatic Stay

Chapter 7

Case Number 12-12120 Honorable: Martin Glenn

Property 2219 Cincinnatus Avenue Bronx,

NY 10473

- I, <u>Gina Hiatt</u> an employee of Select Portfolio Servicing, Inc., as Servicing Agent (Hereinafter "Servicing Agent") on behalf of U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AEG 2006-HE1 Asset Backed Pass-Through Certificates, Series AEG 2006-HE1 (Hereinafter "Secured Creditor"), duly sworn deposes and says:
- 1. I am the <u>BK Manager</u> of the Servicing Agent and by virtue of the Power of Attorney executed by the Secured Creditor am authorized to submit this declaration on behalf of Secured Creditor.
- 2. I have reviewed the business records of the Servicing Agent, including but not limited to the personal knowledge, books, files, electronic data, memorandum or records of any act, transaction, occurrence or event, made in the regular course of business and that it was the regular course of such business that these record be made, at the time of the act, transaction, occurrence or event, or within a reasonable time thereafter.
- 3. The Debtor(s) executed a Note (See Exhibit "A") and Mortgage in favor of the mortgagee to secure the repayment of loan as against the property commonly known as 2219 Cincinnatus Avenue Bronx, NY 10473. (See Exhibit "B.")
- 4. The Servicing Agent is the Attorney in Fact for the Secured Creditor by virtue of a Power of Attorney. (See Exhibit "C.")
- 5. U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AEG 2006-HE1 Asset Backed Pass-Through Certificates, Series AEG 2006-HE1 is a creditor by virtue of the fact that the note was transferred by way of an allonge. (See Exhbit "A."). The Mortgage passes as an incident to the note.
- 6. The Debtor(s) filed a bankruptcy petition in this Court, which stayed all further action by the Secured Creditor.
- 7. The Debtor has failed to make any payment to Secured Creditor on the Property since September 7, 2010.

- 8. Mortgage arrearage has accumulated for the monthly installments of November 2009 through June 2010 by failure to pay the amounts of \$4519.05, July 2010 through August 2012, by failure to pay the amount(s) of \$4,213.52 per month, totaling \$145,703.92 up to and including and through August 31, 2012.
- 9. A recent Appraisal/Broker's Price Opinion for the property known as 2219 Cincinnatus Avenue Bronx, NY 10473 is attached hereto as Exhibit "D." The amount currently due and owing under the mortgage is 639,365.23. In addition, the Secured Creditor has now incurred legal fees and costs in the amount of Five Hundred and 00/100 (\$500.00) Dollars.

U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AEG 2006-HE1 Asset Backed Pass-Through Certificates, Series AEG 2006-HE1, Select Portfolio Servicing, Inc., as Servicing Agent

/S/Gina Hiatt

Name: Gina Hiatt

Title: BK Manager

State of Utah
County of Salt Lake
Sworn to before me this
17 day of September, 2012

/S/Jillian Jones-Peacock
Jillian Jones-Peacock
Notary Public State of Utah
My Commission Expires on:
September 10, 2014
Comm. Number: 600833

UNITED STATES BANKRUPTCY COURT SOLLERY DISCLESS OF MEM ANDR

SOUTHERNE	DISTRICT OF NEW YORK
In Re:	
	Chapter 7
John Idicula	Case Number 12-12120
Social Security Number: XXX-XX-9843	Honorable: Martin Glenn
•	Property 2219 Cincinnatus Avenue Bronx,
Debtor(s)	NY 10473
RELIEF FROM STAY	- REAL ESTATE AND
	APARTMENTS
Portfolio Servicing, Inc., as Servicing Agent, trustee, on behalf of the holders of the Asset	EBK Manager (Name and Title) of Selecthe servicing agent for U.S. Bank National Association, as Backed Securities Corporation Home Equity Loan Trust hrough Certificates, Series AEG 2006-HE1 (Hereinafter
BACKGRO	UND INFORMATION
1. Real Property or Cooperative apartn	nent address which is the subject of this motion: 2219

- 2. Lenders Name: U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AEG 2006-HE1 Asset Backed Pass-Through Certificates, Series AEG 2006-HE1
- 3. Date of Mortgage: November 9, 2005
- 4. Post-Petition Payment Address: P.O. Box 65450, Salt Lake City, Utah 84165

DEBT/VALUE REPRESENTATIONS

- 5. Total Pre-Petition and Post-Petition indebtedness of Debtor(s) to Movant at the time of filing of the motion \$639,365.23 (Note: this amount may not be relied on as a "payoff" quotation.)
- 6. Movant's estimated market value of the Real Property or Cooperative Apartment: \$430,000.00
- 7. Source of estimated valuation: Broker's Price Option and/or Appraisal
- 8. Total Pre-Petition indebtedness of Debtor(s) to Movant as of petition filing date: \$639,365,23
 - Amount of Principal: \$487,486.53 A.
 - Amount of Interest: \$127,227.42 В.
 - Amount of Escrow (Taxes and Insurance): \$23,865.97 C.
 - D. Amount of Forced Placed Insurance expended by Movant: \$
 - Amount of Attorneys' Fees billed to Debtor(s) Pre-Petition: \$ E.
 - Amount of Pre-Petition Late Fees, if any, billed to Debtor(s): \$421.35
- 9. Contractual Interest Rate: 9.50
- Please explain any additional Pre-Petition fees, charges or amounts charged to Debtor(s) account 10. and not listed above:

Recoverable Balance:	\$2157.65
Total Fees:	\$62.14
Unapplied Funds:	\$1875.83
Non-Sufficient Funds:	\$20.00

AMOUNT OF ALLEGED POST-PETITION DEFAULT (AS OF August 30, 2012)

- 11. Date last payment was received: September 7, 2010
- 12. Alleged total number of payments due Post-Petition from filing of petition through payment due on June 15, 2012 is 3.00
- 13. Please list all Post-Petition payments alleged to be in default:

Alleged	Alleged	Amount	Amount	Amount	Amount	Late Fee
Payment	Amount	Received	Applied to	Applied to	Applied to	Charged
Due Date	Due		Principal	Interest	Escrow	(if any)
6/15/2012	\$4213.52	\$0.00	\$0.00	\$0.00	\$0.00	\$
7/15/2012	\$4213.52	\$0.00	\$0.00	\$0.00	\$0.00	\$
8/15/2012	\$4213.52	\$0.00	\$0.00	\$0.00	\$0.00	\$
	\$	\$0.00	\$0.00	\$0.00	\$0.00	\$
TOTALS:	\$12640.56	\$0.00	\$0.00	\$0.00	\$0.00	\$

- 14. Amount of Movant's attorneys fees billed to debtor for the preparation, filing and prosecution of this motion: \$650.00
- 15. Amount of Movant's filing fee for this Motion: \$150.00
- 16. Other Attorneys' Fees billed to debtor Post-Petition: \$
- 17. Amount of Movant's Post-Petition Inspection Fees: \$
- 18. Amount of Movant's Post-Petition Appraisal/Broker's Price Opinion: \$
- 19. Amount of Forced Placed Insurance or insurance provided by the Movant Post-Petition: \$
- 20. Sum held in suspense by Movant in connection with this contract, if applicable: \$1,875.83
- 21. Amount of other Post-Petition advances or charges, for example taxes, insurance incurred by Debtor(s), etc.: \$

REQUIRED ATTACHMENTS TO MOTION

Please attach the following documents to this motion and indicate the exhibit number associated with the documents.

- (1) Copies of documents that indicate Movant's interest in the subject property. For purposes of example only, a complete and legible copy of the promissory note or other debt instrument together with a complete and legible copy of the mortgage and any assignments in the chain from the original mortgagee to the current moving party. (Exhibit "1").
 - (2) Copies of documents establishing proof of standing to bring this Motion. (Exhibit "2").
- (3) Copies of documents establishing that Movant's interest in the real property or cooperative apartment was perfected. For the purposes of example only, a complete and legible copy of the Financing Statement (UCC-1) filed with either the Clerk's Office or the Register of the county the property or cooperative apartment is located in. (Exhibit "3").

CERTIFICATION FOR BUSINESS RECORDS

I certify that the information provided in this worksheet and/or any exhibits attached to this worksheet (other than the transactional documents attached as required by paragraphs 1, 2, and 3 immediately above) is derived from records that were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters, were kept in the course of the regularly conducted activity; and were made by the regularly conducted activity as a regular practice.

I further certify that all images of original documents as required by paragraphs 1, 2, and 3, immediately above, are maintained in the system of record and to the best of affiant's knowledge and belief; the images are true and correct copies of the originals. The originals are maintained in the ordinary course of business and can be inspected upon request.

DECLARATION

I,	Gina Hiatt	, am the	BK Manager	0	Name and Title) of	Select Portfolio
Serv:	icing, Inc., as Se	ervicing Agent, the se		•		
beha	lf of the holders	of the Asset Backed	Securities Corp	oration Homo	e Equity Loan Tru	st, Series AEG
2006	-HE1 Asset Ba	cked Pass-Through	Certificates, Ser	ries AEG 200	6-HE1 (Hereinaf	ter, "Movant")
	× \	CERTIFY, VERIFY	,			
UND	ER PENALTY	OF PERJURY THA	T THE FOREG	OING IS TRU	JE AND CORREC	CT BASED ON
PER	SONAL KNOV	VLEDGE OF THE $\dot{ m N}$	IOVANT'S BO	OKS AND B	USINESS RECO	RDS.
EXE	CUTED AT	alt Lake City OF Sept. (M.	<u>v</u> (CI	TY/TOWN) _		(STATE)ON
THIS	DAY	OF Sept. (M	IONTH), 20 <u>/</u>		ZEAR).	
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	-			Mame) C	dina Hiatt	
					K Manager	
					3815 South West	Temple, Salt
				Lake City	, Utah 84115	